

Credit cards

Pay cashless at 20 million shops worldwide.



Our credit cards¹ offer you all the facilities to manage your payments on a daily basis:

- › payments in shops and online;
- › contactless payments (even without entering the PIN code below EUR 50);
- › Apple Pay and Garmin Pay compatible;
- › up to 30% discount on cars rentals²;
- › cash withdrawals from ATMs worldwide and free of charge from our S-Bank tellers via direct debit;
- › management of your payment limits easily via S-Net and S-Net Mobile;
- › choice between full monthly repayments and the revolving credit option;
- › 3D Secure automatic activation thanks to your LuxTrust certificate;
- › accumulation of Bonus Miles by paying with your Miles & More Luxair Visa credit card.

Depending on the type of card, they also offer more or less extensive insurance cover: see table on the back.

A selection of cards is included in the Zebra and Zebra Premium packages.

For more information, contact your Spuerkeess branch or go www.spuerkeess.lu/en/cards

¹ Subject to application approval

² Up to 30% discount with the Visa Infinite credit card and 25% discount with the Visa Premier/Miles & More Luxair Visa

I. Insurance ³	Visa Classic	Visa Premier	Miles & More Luxair Visa	Visa Infinite
1. Travel accident (death/disability)	max. EUR 100.000	max. EUR 250.000	max. EUR 250.000	max. EUR 500.000
2. Outstanding balance in the event of a fatal accident				max. EUR 20.000
3. Trip cancellation/interruption		EUR 5.000 per card and per year	EUR 15.000 per card and per year	EUR 20.000/ins. pers./claim
4. Stolen, lost and delayed luggage		EUR 500/insured person/claim Deductible: EUR 75	EUR 500/insured person/claim Deductible: EUR 75	Loss and theft: EUR 5.000/ins. pers. and claim/ EUR 2.500 per item Delay: EUR 500/ins. pers./claim
5. Flight delay or extended stay if stranded abroad		Flight delay > 4 hours: EUR 500/trip Extended stay if stranded > 24 hours: EUR 150/day for 7 days with max. EUR 1.050/trip	Flight delay > 4 hours: EUR 500/trip Extended stay if stranded > 24 hours: EUR 150/day for 7 days with max. EUR 1.050/trip	Flight delay > 4 hours: EUR 500/trip Extended stay if stranded > 24 hours: EUR 150/day for 7 days with max. EUR 1.050/trip
6. Missed departure				EUR 500/claim
7. Purchase protection: purchases stolen/damaged	EUR 250/claim with min. EUR 50/item and max. EUR 500/year	EUR 500/claim with min. EUR 50/item and max. EUR 1.000/year	EUR 1.000/claim with min. EUR 50/item and max. EUR 2.500/year	EUR 3.000/claim and max. EUR 5.000/year
8. Purchase protection: delivery of items purchased online	EUR 500/item/year with min. EUR 50/item	EUR 1.500/year with min. EUR 50/item and max. EUR 1.000/item	EUR 2.500/year with min. EUR 50/item and max. EUR 1.500/item	EUR 2.500/year and max. EUR 1.500/item
9. Exemption from Rental Vehicle Deductible/e-Mobility			max. EUR 15.000/claim	max. EUR 20.000/claim
10. Sports equipment				EUR 5.000/claim and EUR 2.500/item
11. Extended warranty agreement ⁴				EUR 4.000/claim and EUR 6.000/year
12. Money theft				EUR 2.500/claim, with a max. of EUR 5.000/card/year
II. Assistance³				
1. Illness or death		✓	✓	✓
2. Services & Cash Emergency		✓	✓	✓
Tariff at 1.1.2024	EUR 24	EUR 70	EUR 230 (card without Zebra Premium) EUR 140 (card with Zebra Premium)	EUR 350

3 The general terms and conditions of the offer apply and can be found at www.spuerkeess.lu/cardinsurances and www.spuerkeess.lu/cardinsurances/visainfinite. Conditions of travel cover as of 1.1.2024:

Insured person(s)

Cardholder + spouse/partner and children under the age of 25, living under the same roof or with the other parent (in case of divorce or separation), even if traveling separately.

Visa Classic, Visa Premier and Miles & More Luxair Visa

- the trip involves a distance of more than 100 km from the insured party's home;
- the trip includes at least 3 consecutive overnight stays (not required for the assistance);
- at least 30% of the trip is paid for with the credit card to which the cover in question is attached;
- trips of less than 91 consecutive days.

Visa Infinite

- at least 30% of the trip is paid for with the credit card to which the cover in question is attached;
- trips of less than 91 consecutive days.

4 Extends the original warranty for an additional 24 months on all household appliances or audio-visual equipment purchased new.